

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re:	§	
	§	
ERRICO, DEBORAH KAY	§	Case No. 12-42910 BTR
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter      of the United States Bankruptcy Code was filed on      . The undersigned trustee was appointed on      .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of      \$

Funds were disbursed in the following amounts:

Payments made under an interim  
disbursement  
Administrative expenses  
Bank service fees  
Other payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup>      \$

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/Michelle H. Chow, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 12-42910 BTR Judge: BRENDA T. RHOADES  
Case Name: ERRICO, DEBORAH KAY

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 10/30/12 (f)  
341(a) Meeting Date: 12/14/12  
Claims Bar Date: 04/09/13

For Period Ending: 08/28/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Homestead: 37 Haven Circle, Denison, Texas, Lot 5, "Homestead: 37 Haven Circle, Denison, Texas, Lot 5, Block 3 of Brookhaven Estates Addition, Section 3". Debtor selects TEXAS PROPERTY CODE EXEMPTIONS	105,000.00	0.00		0.00	FA
2. Cash on Hand	300.00	0.00		0.00	FA
3. American Bank of Texas	200.00	0.00		0.00	FA
4. American Bank of Texas - medical account- checking American Bank of Texas - medical account- checking	40.00	0.00		0.00	FA
5. Chase - checking #647 Chase - checking	225.00	0.00		0.00	FA
6. Itemized household goods	4,290.00	0.00		0.00	FA
7. Itemized books and collectibles	960.00	0.00		0.00	FA
8. Itemized wearing apparel	900.00	0.00		0.00	FA
9. Jewelry	300.00	0.00		0.00	FA
10. Itemized firearms and hobby equipment	300.00	0.00		0.00	FA
11. 2009 Chevy Traverse 2009 Chevy Traverse Lien of \$12,259.18 and exempted \$6,018.82	18,278.00	0.00		0.00	FA
12. Itemized tools of the trade -hairstyling business	305.00	0.00		0.00	FA
13. Lawn Mower, Weed-eater, Hedge Trimmer	200.00	0.00		0.00	FA
14. Metal Cabinet, Drill, Yard Tools	125.00	0.00		0.00	FA
15. TAX REFUND (u) Tax refund for 2012 administered. Debtor filed 10/30/12 so 304/366 of 2012 refund is estate property	0.00	2,500.00		2,266.00	FA

Gross Value of Remaining Assets

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
**Exhibit A**

Case No: 12-42910 BTR Judge: BRENDA T. RHOADES  
Case Name: ERRICO, DEBORAH KAY

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 10/30/12 (f)  
341(a) Meeting Date: 12/14/12  
Claims Bar Date: 04/09/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$131,423.00	\$2,500.00		\$2,266.00	\$0.00 (Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

As of date TFR submitted to UST: 08/28/13: The one asset administered was the percentage of the 2012 tax refund. Debtor was entitled to \$2,266 and based on the date of filing (10/30/12), 304/366 of the refund is retained by the estate and \$329 is to be refunded to the Debtor. Claims reviewed and no objections required.

Initial Projected Date of Final Report (TFR): 06/30/14 Current Projected Date of Final Report (TFR): 06/30/14

/s/ Michelle H. Chow, Trustee

Date: 08/28/13

MICHELLE H. CHOW, TRUSTEE

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit B**

Case No: 12-42910 -BTR  
Case Name: ERRICO, DEBORAH KAY

Trustee Name: Michelle H. Chow, Trustee  
Bank Name: BANK OF KANSAS CITY  
Account Number / CD #: \*\*\*\*\*0871 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*3332  
For Period Ending: 08/28/13

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/30/13	15	US Treasury	BALANCE FORWARD 2012 tax refund Retained by estate: \$1,887 Back to Debtor: \$379	1224-000	2,266.00		0.00 2,266.00

COLUMN TOTALS	2,266.00	0.00	2,266.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	2,266.00	0.00	
Less: Payments to Debtors		0.00	
Net	2,266.00	0.00	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****0871		2,266.00	0.00	2,266.00
		2,266.00	0.00	2,266.00
	(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

I certify that the above banking transactions are true and correct.

Trustee's Signature: /s/ Michelle H. Chow, Trustee Date: 08/28/13  
MICHELLE H. CHOW, TRUSTEE

Page Subtotals 2,266.00 0.00

EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Date: August 28, 2013

Case Number: 12-42910 Claim Number Sequence  
Debtor Name: ERRICO, DEBORAH KAY  
Claims Bar Date: 04/09/13

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 070 7100-00	Texoma Medical Center 5016 S. US Hwy. 75 Denison, TX 75020	Unsecured	Filed 11/15/12	\$0.00	\$23,933.79	\$23,933.79
000002 070 7100-00	American InfoSource LP as agent for TD Bank, USA PO Box 248866 Oklahoma City, OK 73124-8866	Unsecured x1962 Target	Filed 01/23/13	\$0.00	\$14,510.06	\$14,510.06
000003 070 7100-00	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured x6388 Citibank	Filed 01/24/13	\$0.00	\$229.66	\$229.66
000004 070 7100-00	American InfoSource LP as agent for Midland Funding LLC PO Box 268941 Oklahoma City, OK 73126-8941	Unsecured x2492 GEMoney Bank	Filed 01/24/13	\$0.00	\$3,669.38	\$3,669.38
000005 070 7100-00	Capital One, N.A. c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured x1849	Filed 02/08/13	\$0.00	\$1,364.72	\$1,364.72
000006 070 7100-00	eCAST Settlement Corporation, assignee of Chase Bank USA, N.A. POB 29262 New York, NY 10087-9262	Unsecured x2495 Chase Bank	Filed 03/19/13	\$0.00	\$41,338.54	\$41,338.54
000007 080 7200-00	Portfolio Investments II LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured x6479 Care credit/GECRB	Filed 04/21/13	\$0.00	\$877.00	\$877.00
DBT 001 8100-00	DEBORAH KAY ERRICO 37 HAVEN CIRCLE DENISON, TX 75020-4080	Unsecured		\$0.00	\$379.00	\$379.00
Subtotal For Claim 8100-00				\$0.00	\$86,302.15	\$86,302.15
Case Totals:				\$0.00	\$86,302.15	\$86,302.15

Code #: Trustee's Claim Number, Priority Code, Claim Type

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-42910 BTR

Case Name: ERRICO, DEBORAH KAY

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Michelle H. Chow, Trustee	\$	\$	\$
Trustee Expenses: Michelle H. Chow, Trustee	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be \_\_\_\_\_ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Texoma Medical Center	\$ _____	\$ _____	\$ _____
000002	American InfoSource LP as agent for TD Bank, USA	\$ _____	\$ _____	\$ _____
000003	PYOD, LLC its successors and assigns as assignee	\$ _____	\$ _____	\$ _____
000004	American InfoSource LP as agent for	\$ _____	\$ _____	\$ _____
000005	Capital One, N.A.	\$ _____	\$ _____	\$ _____
000006	eCAST Settlement Corporation, assignee	\$ _____	\$ _____	\$ _____
DBT EXEMPT	DEBORAH KAY ERRICO	\$ _____	\$ _____	\$ _____

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be \_\_\_\_\_ percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000007	Portfolio Investments II LLC	\$	\$	\$

Total to be paid to tardy general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be \_\_\_\_\_ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE